

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

In re: Lisamarie R. Ellis,

Case No. 15-18767-REF

Debtor

FOURTH AMENDED CHAPTER 13 PLAN

(If this form is used by joint debtors wherever the word "debtor" or words referring to debtor are used they shall be read as if in plural).

Earnings of Debtor submitted to the control and supervision of Frederick L. Reigle, Esquire, Chapter 13 Trustee as follows: Debtor to pay Trustee the total sum of FORTY SEVEN THOUSAND EIGHT HUNDRED TWO DOLLARS AND FIFTY CENTS. (\$47,802.50) over a period of SIXTY months (60). Debtor to receive a credit for monies paid to date in the amount of \$9,902.30 Starting in September 2017, Debtor to pay the Trustee 616.20 for one month and in October, 2017 Debtor to pay the Trustee at a monthly rate of \$956.00 per month for 39 months which represents the balance of the Plan.

I. From the payments so received, the Trustee shall make disbursements as follows:

a. Full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. Section 507, as follows:

I. Trustee's commissions.

II. Approved attorney's fees for services rendered by Mendelsohn & Mendelsohn, P.C. in this Bankruptcy proceeding in the amount of \$4,425.00

b. Holders of allowed secured claims shall be provided for as follows:

I. Ocwen Loan Servicing - Proof of Claim #8 for the real estate located at 264 Friedensburg Road, Reading, PA 19606. Arrears in the amount of \$26,500.84 to be paid through the Chapter 13 Plan. Post-Petition arrears in accordance with the Stipulation in the amount of \$11,008.81 shall be paid through the Chapter 13 Plan. Post-petition payments to be made directly to lender starting with the March 2017 monthly payment.

II. Credit Acceptance - Proof of Claim #1 for the 2008 SAAB - Debtor son, co-debtor, uses vehicle and will make post-petition payments directly to lender and will not be funded through the Chapter 13 Plan. However, should the Plan be paid off early and prior to the loan maturity date, the Debtor's personal liability will not be discharged. c. Dividends to unsecured creditors whose claims are timely filed and duly allowed shall be paid pro-rata

Title to the debtor's property shall vest in the debtor on confirmation of a plan - upon dismissal of the case after confirmation pursuant to 11 U.S.C. 350

Dated: September 2, 2017

/s/ Lisamarie R. Ellis,

Debtor

Acceptance may be mailed to /s/ Brenna H. Mendelsohn

637 Walnut Street, Reading, PA 19601